



STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

COMPARATIVE STATEMENTS OF CONDITION

December 31, 2003, June 30, 2003, and December 31, 2002

The following comparative statements of condition relate to Hawaii state-chartered banks and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements shown on the following pages have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and have not been examined by the Division for fairness of presentation and should not be considered to be presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF
STATE-CHARTERED BANKS
As at the Close of Business
DECEMBER 31, 2003, JUNE 30, 2003, and DECEMBER 31, 2002
(000 Omitted)

	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$5,644,166	\$2,786,924	\$158,690	\$4,377	\$418,437	\$504,758	\$9,517,352
Central Pacific Bank	\$1,427,040	\$533,878	\$56,947	\$0	\$63,540	\$68,996	\$2,150,401
City Bank	\$1,316,970	\$437,197	\$15,537	\$174	\$85,332	\$47,977	\$1,903,187
First Hawaiian Bank	\$5,697,280	\$2,091,809	\$313,001	\$698	\$1,405,979	\$424,774	\$9,933,541
TOTALS DEC. 31, 2003	\$14,085,456	\$5,849,808	\$544,175	\$5,249	\$1,973,288	\$1,046,505	\$23,504,481
TOTALS JUNE 30, 2003	\$13,709,903	\$5,579,425	\$393,973	\$12,761	\$1,936,539	\$1,111,342	\$22,743,943
TOTALS DEC. 31, 2002	\$13,400,071	\$5,220,465	\$407,870	\$16,422	\$1,964,011	\$1,449,604	\$22,458,443
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$7,333,179	1,408,397			775,776		\$9,517,352
Central Pacific Bank	\$1,802,426	165,539			\$182,436		\$2,150,401
City Bank	\$1,215,213	528,153			\$159,821		\$1,903,187
First Hawaiian Bank	\$7,091,226	970,256			\$1,872,059		\$9,933,541
TOTALS DEC. 31, 2003	\$17,442,044	\$3,072,345			\$2,990,092		\$23,504,481
TOTALS JUNE 30, 2003	\$17,038,455	\$2,584,973			\$3,120,515		\$22,743,943
TOTALS DEC. 31, 2002	\$16,708,059	\$2,735,554			\$3,014,830		\$22,458,443
Comments: Information collected from the Statement of Assets and Liabilities. * Net of Allowance for Bad Debts. State-Chartered Banks: 4 Branch & Agency Offices: 196							

COMPARATIVE STATEMENT OF CONDITION OF
STATE-LICENSED DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES
As at the Close of Business
DECEMBER 31, 2003, JUNE 30, 2003, and DECEMBER 31, 2002
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$295,491	\$143,199	\$1,697	\$58	\$5,876	\$19,831	\$466,152
GECC Financial Corporation	\$0	\$8,000	\$0	\$0	\$0	\$27	\$8,027
TOTALS DEC. 31, 2003	\$295,491	\$151,199	\$1,697	\$58	\$5,876	\$19,858	\$474,179
TOTALS JUNE 30, 2003	\$293,410	\$147,812	\$1,495	\$0	\$7,676	\$18,309	\$468,702
TOTALS DEC. 31, 2002	\$290,444	\$162,847	\$1,189	\$3,324	\$9,333	\$26,820	\$493,957
LIABILITIES & CAPITAL	Borrowed Money	Deposits	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$29,618	\$385,262	\$3,215		\$48,057		\$466,152
GECC Financial Corporation	\$3,567	\$0	\$14		\$4,446		\$8,027
TOTALS DEC. 31, 2003	\$33,185	\$385,262	\$3,229		\$52,503		\$474,179
TOTALS JUNE 30, 2003	\$22,217	\$393,977	\$3,651		\$48,857		\$468,702
TOTALS DEC. 31, 2002	\$21,813	\$408,592	\$5,815		\$57,737		\$493,957
Comments: Information collected from the Statement of Assets and Liabilities. State-Licensed Depository Financial Services Loan Companies: 2 Branch & Agency Offices: 16							

COMPARATIVE STATEMENT OF CONDITION OF
STATE-LICENSED NONDEPOSITORY FINANCIAL SERVICES LOAN COMPANIES
As at the Close of Business
DECEMBER 31, 2003, JUNE 30, 2003, and DECEMBER 31, 2002
(000 Omitted)

ASSETS	December 31, 2003	June 30, 2003	December 31, 2002
Net Loans	\$2,503,285	\$2,480,543	\$2,739,399
Securities	\$794,323	\$777,745	\$728,254
Premises, Furniture, Fixtures & Equipment	\$5,585	\$4,244	\$5,570
Other Real Estate Owned	\$6,918	\$19,057	\$25,740
Cash on Hand & in Banks	\$593,847	\$551,093	\$378,084
Other Assets	\$142,612	\$122,834	\$259,812
TOTAL ASSETS	\$4,046,570	\$3,955,516	\$4,136,859
LIABILITIES & CAPITAL			
Liabilities			
Borrowed Money	\$162,389	\$21,680	\$179,743
Borrowings from Parents	\$638,544	\$647,621	\$707,295
Other Liabilities	\$82,787	\$102,333	\$97,384
Capital			
Capital, Surplus & Undivided Profits	\$3,162,850	\$3,183,881	\$3,152,434
TOTAL LIABILITIES AND CAPITAL	\$4,046,569	\$3,955,515	\$4,136,856
Comments: State-licensed Nondepository Financial Services Loan Companies: 27 <div style="text-align: right;">Branches & Facilities: 79</div>			